

Section B. Resources for Counselors

Overview

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1. Required Handouts for Clients

Change Date	March 18, 2011
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PROTCL 7.B.1.a Required Client Handouts	Click here for information on the client handouts required by HUD.
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2. Additional Handouts for Clients

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PROTCL 7.B.2.a Additional Client Handouts	Click here for information on the additional handouts that may be given to clients.
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3. Sample – Appointment Confirmation Letter on Agency Letterhead

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PROTCL 7.B.3.a Sample: Confirmation of Appointment Letter on Agency Letterhead	Click here of a sample of a appointment confirmation letter on agency letterhead.
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4. Sample – Follow-Up Letter

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PROTCL 7.B.4.a Sample: Follow-Up Letter	Click here for a sample of a follow-up letter.
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5. Reverse Mortgage Resources

Change Date March 18, 2011

PROTCL
7.B.5.a
Resources for
Reverse
Mortgages

Click [here](#) for information on resources on reverse mortgages.

6. Understanding Total Annual Loan Costs (TALC) Rates and the Costs of Reverse Mortgages

Change Date March 18, 2011

**PROTCL
7.B.6.a
TALC Rates
and the Costs of
Reverse
Mortgages**

Click [here](#) for information on total annual loan costs (TALC) rates and the costs of reverse mortgages.

7. Refinancing a HECM

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PROTCL
7.B.7.a
HECM
Refinancing

Click [here](#) for information on HECM refinancing.

8. Annuities

Change Date March 18, 2011

PROTCL
7.B.8.a
Annuities

Click [here](#) for information on annuities.

9. Reverse Mortgage Alternatives

Change Date March 18, 2011

PROTCL
7.B.9.a
Alternatives to
Reverse
Mortgages

Click [here](#) for information on alternatives to reverse mortgages.

10. Assessing a Client's Ability to Make a Reverse Mortgage Decision

Change Date March 18, 2011

**PROTOCL
7.B.10.a
Assessment of a
Client's Ability
to Make a
Reverse
Mortgage
Decision**

Click [here](#) for information on the assessment of a client's ability to make a reverse mortgage decision.

11. Reverse Mortgage Online Comparison Tool

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**PROTOCL
7.B.11.a
Online
Comparison
Tool for
Reverse
Mortgages**

Click [here](#) for an online comparison tool for reverse mortgages.

12. Using Financial Interview Tool (FIT) and BudgetCheckUp as Budget Tools

Change Date March 18, 2011

PROTCL
7.B.12.a
Use of FIT and
BudgetCheckU
p as Budget
Tools

Click [here](#) for information on the use of the Financial Interview Tool (FIT) and BudgetCheckUp as budget tools.

13. Reporting Fraud, Abuse, Coercion, or Other Questionable Practices

Change Date March 18, 2011

**PROTCL
7.B.13.a
Report of
Fraud, Abuse,
Coercion, or
Other
Questionable
Practices**

Click [here](#) for information on the report of fraud, abuse, coercion, or other questionable practices.
